

## **METHOD AND APPARATUS FOR DEPOSITING PAPER CHECKS FROM HOME**

### **ABSTRACT OF THE DISCLOSURE**

A form of paper checks, and the apparatus and method to handle them,  
5 allows deposit from home or office. The apparatus can be implemented with a  
Personal Computer (PC) having a secure cryptography generator (SCG)  
installed. The process of depositing paper checks begins by the payee  
endorsing a check having printed thereon encryptions in at least selected  
locations where information is written by a payer. The act of writing by the  
10 payee obscuring some of the encryptions. The payee then scans the endorsed  
check with a scanner to generate a digitized version of the check. The  
computer extracts from the digitized version of the check a concatenated  
branch number, account number and check number and a corresponding  
digital signature. The payee then transmits the extracted information together  
15 with the digitized version of the check for deposit. The checks a specially  
designed to prevent fraud such alteration of the payee, amount and multiple  
deposits. In addition to the encryptions imprinted on the check, a secret key  
and a plurality of digital signatures are generated based on the concatenated  
branch number, account number and check number.